



# Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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**BHC Name** [APPLE FINANCIAL HOLDINGS, INC.](#)

**City/State** [NEW YORK, NY](#)

## Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [16,387,371](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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<a href="#">122 EAST 42ND STREET, 9TH FLOOR</a>
<a href="#">NEW YORK, NY 10168</a>

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

## Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000) .....	16,157,155	16,139,041	16,094,585	15,846,544	14,734,517
Net income (\$000) .....	36,291	23,332	50,025	22,870	111,305
Number of BHCs in peer group .....	132	131	130	128	125

Earnings and Profitability:	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.09	2.67	13	1.73	2.65	9	1.84	2.60	11	1.76	2.77	10	2.29	3.01	19
+ Non-interest income .....	0.11	0.96	2	0.18	1.11	2	0.15	1.04	1	0.10	1.21	1	0.06	1.32	0
- Overhead expense .....	1.67	2.17	15	1.57	2.24	11	1.60	2.17	14	1.47	2.57	4	1.35	2.69	3
- Provision for credit losses .....	-0.07	0.09	7	-0.03	-0.15	71	-0.02	-0.09	64	0.26	0.51	20	-0.03	0.15	3
+ Securities gains (losses) .....	0	0	43	0.01	0.01	74	0	0.01	67	0.06	0.02	82	0	0.01	35
+ Other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	15	0	0	48	0	0	88
= Pretax net operating income (tax equivalent) .....	0.60	1.40	5	0.38	1.79	1	0.42	1.66	2	0.20	1.04	10	1.03	1.56	12
Net operating income .....	0.45	1.06	6	0.29	1.36	1	0.31	1.26	2	0.14	0.81	9	0.76	1.19	13
Net income .....	0.45	1.06	6	0.29	1.35	1	0.31	1.26	1	0.14	0.82	9	0.76	1.19	14
Net income (Subchapter S adjusted) .....		1.63			2.16			1.97			1.18				1.17
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	2.53	3.12	13	2.33	3.14	12	2.38	3.06	15	2.74	3.55	10	3.75	4.41	12
Interest expense .....	0.30	0.24	74	0.49	0.27	86	0.43	0.25	85	0.88	0.52	86	1.36	1.08	74
Net interest income (tax equivalent) .....	2.23	2.88	12	1.84	2.85	9	1.95	2.80	12	1.86	3.01	10	2.39	3.33	17
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.01	0.08	30	0.13	0.13	56	0.06	0.11	45	0	0.27	3	0	0.21	3
Earnings coverage of net loan and lease losses (X) .....	84.57	-9.51	81	3.94	4.52	19	9.35	39.72	27	1,493.38	22.91	98	-402.93	24.40	2
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	0.47	1.17	6	0.57	1.39	6	0.56	1.23	9	0.70	1.58	9	0.33	0.83	8
Allowance for loan and lease losses / Total loans and leases .....	0.47	1.15	8	0.57	1.37	6	0.56	1.20	10	0.70	1.55	9	0.33	0.81	8
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.56	0.41	75	0.61	0.63	56	0.60	0.49	70	0.27	0.71	12	0.01	0.57	1
30–89 days past due loans and leases / Total loans and leases .....	0.60	0.32	84	0.29	0.27	65	0.12	0.32	23	0.60	0.39	77	0.19	0.43	22
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	0.95	3.09	43	-1.04	-1.82	55	-0.03	-2.33	58	-0.90	3.20	42	0.57	14.45	14
Net short-term noncore funding dependence .....	-0.24	-1.79	53	-1.56	-8.21	72	-0.58	-7.71	72	-2.13	-4.76	57	-1.68	3.38	26
Net loans and leases / Total assets .....	66.69	61.60	64	65.18	59.81	67	64.92	58.67	64	65.26	61.58	56	63.61	63.77	37
<b>Capitalization</b>															
Tier 1 leverage ratio .....	7.45	9.08	10	7.15	9.11	6	7.34	8.98	12	6.92	9.13	3	7.29	9.76	5
Holding company equity capital / Total assets .....	7.81	10.04	17	8.77	10.88	17	8.70	10.71	17	8.65	11.16	15	8.35	12.43	7
Total equity capital (including minority interest) / Total assets .....	7.81	10.14	15	8.77	11.01	15	8.70	10.82	16	8.65	11.29	13	8.35	12.57	5
Common equity tier 1 capital / Total risk-weighted assets .....	10.67	11.90	33	11.43	12.69	32	11.28	12.42	32	11.24	12.38	34	11.99	12.17	50
Net loans and leases / Equity capital (X) .....	8.54	6.22	88	7.44	5.51	84	7.46	5.53	83	7.54	5.58	82	7.62	5.21	87
Cash dividends / Net income .....	10.27	34	14	15.98	25.30	31	14.90	28.27	24	32.60	42.30	36	6.70	33.12	13
Cash dividends / Net income (Subchapter S adjusted) .....		69.44			-21.71			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets .....	2.18	7.91	34	0.35	9.29	15	-0.71	10.50	7	2.30	16.68	12	10.49	9.26	67
Equity capital .....	-8.98	-0.29	29	1.04	9.31	7	-0.13	7.46	15	5.94	6.99	49	10.34	10.49	65
Net loans and leases .....	4.55	11.87	31	0.40	0.79	60	-1.23	3.36	36	4.96	9.07	35	-3.75	9.10	2
Noncore funding .....	22.71	10.50	69	-26.89	-23.76	50	-7.67	-14.79	61	-15.52	-12.18	48	31.14	6.59	83
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital .....	0	11.61	13	0	11.05	11	0	10.95	12	0	13.56	10	0	13.04	13
Equity investment in subsidiaries / Equity capital .....	99.90	103.92	32	99.92	103.07	35	99.91	103.22	37	99.92	102.81	32	99.93	103.22	34
Cash from ops + noncash items + op expense / Op expense + dividends .....	101.90	116.54	43	101.90	130.64	36	101.92	154.48	26	102.13	147.24	24	102.12	190.27	17

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	149,241	137,928	281,209	311,948	405,547	8.20	1.49
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	149,241	137,928	281,209	311,948	405,547	8.20	1.49
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	149,241	137,928	281,209	311,948	405,547	8.20	1.49
Investment interest income (tax equivalent).....	38,227	36,973	75,022	90,752	94,234	3.39	256.83
Interest on balances due from depository institutions.....	1,533	574	1,063	2,754	19,557	167.07	-70.89
Interest income on other earning assets.....	2,773	2,039	4,252	5,642	9,779	36.00	-49.95
Total interest income (tax equivalent) .....	191,774	177,514	361,546	411,096	529,117	8.03	13.76
Interest on time deposits of \$250K or more .....	4,513	7,727	11,828	21,976	31,643	-41.59	19.05
Interest on time deposits < \$250K.....	9,358	22,472	38,703	70,241	75,433	-58.36	-45.52
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	7,312	7,323	13,764	36,851	79,244	-0.15	-59.77
Interest on other borrowings and trading liabilities.....	1,352	9	450	2,632	5,239	14922.22	4907.41
Interest on subordinated debt and mandatory convertible securities .....	0	0	0	0	0		
Total interest expense.....	22,535	37,531	64,745	131,700	191,559	-39.96	-42.47
Net interest income (tax equivalent).....	169,239	139,983	296,801	279,396	337,558	20.90	30.78
Non-interest income.....	9,129	14,337	24,894	15,202	8,636	-36.33	10.64
Adjusted operating income (tax equivalent) .....	178,368	154,320	321,695	294,598	346,194	15.58	29.57
Overhead expense.....	134,713	126,837	257,644	233,041	198,429	6.21	76.10
Provision for credit losses.....	-5,606	-2,716	-2,716	40,738	-3,853		
Securities gains (losses) .....	0	775	775	10,015	0	-100.00	
Other tax equivalent adjustments .....	0	0	-1	0	464		
Pretax net operating income (tax equivalent).....	48,851	30,891	67,389	30,944	152,194	58.14	-20.12
Applicable income taxes .....	12,560	7,559	17,364	8,074	40,425	66.16	-49.57
Tax equivalent adjustments .....	0	0	0	0	464		
Applicable income taxes (tax equivalent).....	12,560	7,559	17,364	8,074	40,889	66.16	-49.57
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	36,291	23,332	50,025	22,870	111,305	55.54	0.10
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	36,291	23,332	50,025	22,870	111,305	55.54	0.10
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	36,291	23,332	50,025	22,870	111,305	55.54	0.10
Investment securities income (tax equivalent).....	38,227	36,973	75,022	90,752	94,234	3.39	256.83
US Treasury and agency securities (excluding mortgage-backed securities) .....	15,156	18,146	34,207	39,413	49,770	-16.48	295.10
Mortgage-backed securities .....	19,545	16,353	35,329	42,209	31,812	19.52	242.77
All other securities .....	3,526	2,474	5,486	9,130	12,652	42.52	200.09
Cash dividends declared.....	3,728	3,728	7,455	7,455	7,455	0.00	0.00
Common .....	0	0	0	0	0		
Preferred.....	3,728	3,728	7,455	7,455	7,455	0.00	0.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.37	2.90	15	2.20	2.92	13	2.25	2.85	14	2.59	3.27	12	3.59	4	22
Less: Interest expense .....	0.28	0.22	75	0.47	0.25	86	0.40	0.23	85	0.83	0.48	87	1.30	0.98	76
Equals: Net interest income (tax equivalent) .....	2.09	2.67	13	1.73	2.65	9	1.84	2.60	11	1.76	2.77	10	2.29	3.01	19
Plus: Non-interest income .....	0.11	0.96	2	0.18	1.11	2	0.15	1.04	1	0.10	1.21	1	0.06	1.32	0
Equals: adjusted operating income (tax equivalent) .....	2.21	3.67	3	1.91	3.82	1	2	3.70	3	1.86	4.04	1	2.35	4.41	3
Less: Overhead expense .....	1.67	2.17	15	1.57	2.24	11	1.60	2.17	14	1.47	2.57	4	1.35	2.69	3
Less: Provision for credit losses .....	-0.07	0.09	7	-0.03	-0.15	71	-0.02	-0.09	64	0.26	0.51	20	-0.03	0.15	3
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	44	0.01	0.01	74	0	0.01	68	0.06	0.02	82	0	0.01	35
Plus: other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	15	0	0	48	0	0	88
Equals: Pretax net operating income (tax equivalent) .....	0.60	1.40	5	0.38	1.79	1	0.42	1.66	2	0.20	1.04	10	1.03	1.56	12
Less: Applicable income taxes (tax equivalent) .....	0.16	0.33	9	0.09	0.41	3	0.11	0.38	6	0.05	0.23	10	0.28	0.36	26
Less: Minority interest .....	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income .....	0.45	1.06	6	0.29	1.36	1	0.31	1.26	2	0.14	0.81	9	0.76	1.19	13
Plus: Net extraordinary items .....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income .....	0.45	1.06	6	0.29	1.35	1	0.31	1.26	1	0.14	0.82	9	0.76	1.19	14
Memo: Net income (last four quarters) .....	0.39	1.12	3	0.16	1.25	0	0.31	1.26	1	0.14	0.82	9	0.76	1.19	13
Net income-BHC and noncontrolling (minority) interest .....	0.45	1.07	4	0.29	1.37	1	0.31	1.27	1	0.14	0.83	9	0.76	1.20	14
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	93.74	92.97	63	94.49	93.15	65	94.40	93.08	67	94.61	92.32	77	95.74	91.05	92
Average interest-bearing funds / Average assets .....	81.96	60.12	93	82.31	62.32	95	82.14	61.99	93	87.74	64.06	97	89.51	65.57	99
Interest income (tax equivalent) / Average earning assets .....	2.53	3.12	13	2.33	3.14	12	2.38	3.06	15	2.74	3.55	10	3.75	4.41	12
Interest expense / Average earning assets .....	0.30	0.24	74	0.49	0.27	86	0.43	0.25	85	0.88	0.52	86	1.36	1.08	74
Net interest income (tax equivalent) / Average earning assets .....	2.23	2.88	12	1.84	2.85	9	1.95	2.80	12	1.86	3.01	10	2.39	3.33	17
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	2.79	4.01	5	2.62	4.05	4	2.67	4.01	5	3.03	4.27	5	4.03	5.09	6
Interest-bearing bank balances .....	0.44	0.42	53	0.12	0.11	78	0.13	0.14	35	0.34	0.27	73	2.66	2.04	83
Federal funds sold and reverse repos .....		0.58			0.26			0.25			0.68		3.04	2.44	78
Trading assets .....	2.18	0.52	86	2.05	0.42	90	2.16	0.45	90	2.26	0.60	86	3.89	0.99	92
Total earning assets .....	2.53	3.09	16	2.33	3.11	12	2.38	3.04	16	2.74	3.51	10	3.75	4.36	13
Investment securities (tax equivalent) .....	2.06	1.85	70	2.13	1.80	76	2.07	1.77	71	2.45	2.25	69	3.23	2.76	83
US Treasury and agency securities (excluding mortgage-backed securities) .....	2.13	1.22	93	2.20	1.28	88	2.13	1.14	91	2.38	1.75	82	3.02	2.32	84
Mortgage-backed securities .....	2.04	1.78	77	2	1.56	87	1.99	1.57	85	2.57	2.05	91	2.76	2.61	70
All other securities .....	2.24	2.82	30	1.78	2.91	13	1.80	2.81	18	2.66	3.24	26	3.78	4.06	50
Interest-bearing deposits .....	0.33	0.20	79	0.56	0.24	93	0.49	0.21	93	0.95	0.53	89	1.46	1.10	76
Time deposits of \$250K or more .....	0.69	0.50	77	1	0.76	76	0.81	0.66	70	1.50	1.42	56	2.59	1.96	92
Time deposits < \$250K .....	0.55	0.44	70	1.10	0.72	84	1.01	0.62	87	1.70	1.36	76	2	1.82	59
Other domestic deposits .....	0.18	0.17	63	0.19	0.17	67	0.18	0.15	67	0.47	0.36	76	1.03	0.93	60
Foreign deposits .....		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos .....		0.36		-1.61	0.19	0	-1.52	0.17	0	1.22	0.62	84	0	1.86	2
Other borrowed funds and trading liabilities .....	0.76	1.24	28	0.63	1.31	24	0.36	1.27	20	0.78	1.50	17	2.45	2.38	56
All interest-bearing funds .....	0.34	0.36	51	0.57	0.40	78	0.49	0.37	75	0.95	0.74	75	1.45	1.49	53

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Non-interest Income and Expenses**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	9,129	14,337	24,894	15,202	8,636
Fiduciary activities income .....	0	0	0	0	0
Service charges on deposit accounts - domestic .....	2,106	1,958	4,503	4,470	5,731
Trading revenue.....	-6,094	1,027	-553	753	-3,445
Investment banking fees and commissions.....	2,450	1,519	3,694	1,856	1,786
Insurance activities revenue.....	124	248	504	330	547
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	55	74	88	18	194
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	-692	984	984	1,096	313
Other non-interest income.....	11,180	8,527	15,674	6,679	3,510
Total overhead expenses .....	134,713	126,837	257,644	233,041	198,429
Personnel expense.....	83,724	78,304	158,558	137,076	114,857
Net occupancy expense.....	22,926	26,161	48,856	45,866	38,193
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	0	0	0	63	212
Other operating expenses.....	28,063	22,372	50,230	50,036	45,167
Fee income on mutual funds and annuities.....	2,450	1,519	3,694	1,856	1,786
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	1,331	1,318	1,307	1,268	1,148
Average personnel expense per employee.....	62.90	59.41	121.31	108.10	100.05
Average assets per employee.....	12,139.11	12,245.10	12,314.14	12,497.27	12,834.95

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Mutual fund fee income / Non-interest income .....	26.84	2.35	99	10.59	2.15	96	14.84	2.17	96	12.21	2.02	97	20.68	2.72
Overhead expenses / Net Interest Income + non-interest income .....	75.53	59.40	92	82.19	59.03	96	80.09	59.28	97	79.10	62.28	88	57.32	61.29
<b>Percent of Average Assets</b>														
Total overhead expense .....	1.67	2.17	15	1.57	2.24	11	1.60	2.17	14	1.47	2.57	4	1.35	2.69
Personnel expense.....	1.04	1.20	28	0.97	1.25	19	0.99	1.21	24	0.87	1.30	13	0.78	1.41
Net occupancy expense.....	0.28	0.22	75	0.32	0.24	84	0.30	0.23	80	0.29	0.26	67	0.26	0.28
Other operating expenses.....	0.35	0.72	4	0.28	0.73	1	0.31	0.72	2	0.32	0.94	1	0.31	0.97
Overhead less non-interest income .....	1.55	1.19	79	1.39	1.10	75	1.45	1.10	80	1.37	1.25	60	1.29	1.32
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>														
Total overhead expense .....	75.53	58.92	93	82.19	58.45	96	80.09	58.83	97	79.10	61.82	88	57.32	60.64
Personnel expense.....	46.94	32.65	96	50.74	33.10	98	49.29	32.93	98	46.53	32.36	96	33.18	32.39
Net occupancy expense.....	12.85	6.14	96	16.95	6.33	98	15.19	6.23	97	15.57	6.58	98	11.03	6.52
Other operating expenses.....	15.73	19.36	22	14.50	18.60	20	15.61	19.18	21	17.01	22.28	26	13.11	21.20
Total non-interest income .....	5.12	25.40	3	9.29	28.18	6	7.74	27.67	5	5.16	28.83	3	2.49	29.23
Fiduciary activities income .....	0	2.23	13	0	2.24	12	0	2.20	13	0	2.09	12	0	1.97
Service charges on domestic deposit accounts .....	1.18	3.45	17	1.27	3.19	18	1.40	3.27	21	1.52	3.27	21	1.66	3.88
Trading revenue.....	-3.42	0.45	5	0.67	0.72	67	-0.17	0.62	6	0.26	1.28	52	-1	1.18
Investment banking fees and commissions.....	1.37	2.25	48	0.98	2.52	39	1.15	2.58	44	0.63	2.46	31	0.52	3.54
Insurance activities revenue.....	0.07	0.36	56	0.16	0.37	63	0.16	0.36	62	0.11	0.41	57	0.16	0.47
Venture capital revenue.....	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02
Net servicing fees .....	0.03	1.38	27	0.05	0.55	32	0.03	0.60	27	0.01	0.01	53	0.06	0.28
Net securitization income .....	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets .....	-0.39	1.51	7	0.64	3.83	25	0.31	3.30	19	0.37	3.92	23	0.09	1.86
Other non-interest income.....	6.27	9.09	38	5.53	9.26	29	4.87	9.27	23	2.27	9.65	2	1.01	10.04
Overhead less non-interest income .....	70.41	32.73	99	72.90	29.94	99	72.35	30.52	99	73.94	31.93	95	54.82	31.06
Applicable income taxes / Pretax net operating income (tax equivalent).....	25.71	21.22	87	24.47	21.54	82	25.77	21.18	91	26.09	18.63	94	26.56	20.56
Applicable income tax + TE / Pretax net operating income + TE .....	25.71	23.38	75	24.47	23.10	70	25.77	22.67	85	26.09	21.18	87	26.87	23.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

06/2022

**Assets**

	Dollar Amount in Thousands						Percent Change	
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans .....	6,157,087	5,433,676	5,656,949	5,295,551	4,597,731	13.31	57.17	
Commercial and industrial loans .....	4,226,195	4,460,071	4,216,367	4,742,394	4,867,849	-5.24	-25.78	
Loans to individuals .....	83,131	25,755	56,268	13,210	12,904	222.78	530.54	
Loans to depository institutions and acceptances of other banks .....	96,884	182,318	143,222	159,037	272,486	-46.86	-77.19	
Agricultural loans .....	0	0	0	0	0	0	0	
Other loans and leases .....	417,363	411,569	410,270	417,752	337,436	1.41	2010.99	
Less: Unearned income .....	0	0	0	0	0	0	0	
Loans and leases, net of unearned income .....	10,980,660	10,513,389	10,483,076	10,627,944	10,088,406	4.44	9.06	
Less: Allowance for loan and lease losses .....	51,556	59,496	58,372	73,936	33,246	-13.35	62.16	
Net loans and leases .....	10,929,104	10,453,893	10,424,704	10,554,008	10,055,160	4.55	8.89	
Debt securities that reprice or mature in over 1 year .....	2,347,557	2,681,309	2,718,961	2,446,829	2,584,390	-12.45	340.86	
Mutual funds and equity securities .....	4,813	5,234	5,192	5,283	5,080	-8.04	10.75	
Subtotal .....	13,281,474	13,140,436	13,148,857	13,006,120	12,644,630	1.07	25.61	
Interest-bearing bank balances .....	778,268	657,101	648,273	963,456	923,070	18.44	-29.70	
Federal funds sold and reverse repos .....	0	0	0	0	0	0	0	
Debt securities that reprice or mature within 1 year .....	1,084,740	1,101,127	1,109,171	1,052,429	1,252,359	-1.49	321.28	
Trading assets .....	170,771	165,575	153,583	178,073	175,213	3.14	-59.82	
Total earning assets .....	15,315,253	15,064,239	15,059,884	15,200,078	14,995,272	1.67	23.87	
Non-interest-bearing cash and due from depository institutions .....	107,359	120,207	110,157	122,226	54,392	-10.69	79.30	
Premises, fixed assets, and leases .....	199,420	202,717	199,840	199,100	177,390	-1.63	452.10	
Other real estate owned .....	180	58	58	58	58	210.34	-61.78	
Investment in unconsolidated subsidiaries .....	0	0	0	0	0	0	0	
Intangible and other assets .....	765,159	650,634	686,914	650,686	581,074	17.60	95.71	
Total assets .....	16,387,371	16,037,855	16,056,853	16,172,148	15,808,186	2.18	27.52	
Quarterly average assets .....	16,325,789	16,149,352	16,107,374	16,299,545	15,234,909	1.09	27.31	
Average loans and leases (YTD) .....	10,686,668	10,519,705	10,539,358	10,310,127	10,059,457	1.59	5.27	
<b>Memoranda</b>								
Loans held-for-sale .....	0	0	0	0	0	0	0	
Loans not held-for-sale .....	10,980,660	10,513,389	10,483,076	10,627,944	10,088,406	4.44	9.06	
Real estate loans secured by 1–4 family .....	63,517	82,538	73,623	96,755	117,713	-23.05	-67.33	
Commercial real estate loans .....	6,093,570	5,351,138	5,583,326	5,198,796	4,480,018	13.87	63.67	
Construction and land development .....	0	0	0	0	0	0	0	
Multifamily .....	3,908,659	3,279,714	3,535,692	3,085,640	2,363,831	19.18	181.58	
Nonfarm nonresidential .....	2,184,911	2,071,424	2,047,634	2,113,156	2,116,187	5.48	-6.43	
Real estate loans secured by farmland .....	0	0	0	0	0	0	0	
Total investment securities .....	3,437,110	3,787,670	3,833,324	3,504,541	3,841,829	-9.26	332.71	
U.S. Treasury securities .....	294,486	312,381	315,044	139,965	185,302	-5.73	132.33	
US agency securities (excluding mortgage-backed securities) .....	1,035,374	1,376,486	1,230,139	1,439,130	1,667,944	-24.78	700.20	
Municipal securities .....	0	0	0	0	0	0	0	
Mortgage-backed securities .....	1,811,485	1,779,132	1,937,258	1,637,223	1,587,755	1.82	339.70	
Asset-backed securities .....	0	0	0	0	0	0	0	
Other debt securities .....	290,952	314,437	345,691	282,940	395,748	-7.47	138.78	
Mutual funds and equity securities .....	4,813	5,234	5,192	5,283	5,080	-8.04	10.75	
Available-for-sale securities .....	2,972,244	3,341,149	3,356,702	3,084,927	3,347,380	-11.04	426.95	
U.S. Treasury securities .....	294,486	312,381	315,044	139,965	185,302	-5.73	132.33	
US agency securities (excluding mortgage-backed securities) .....	1,035,374	1,376,486	1,230,139	1,439,130	1,667,944	-24.78	700.20	
Municipal securities .....	0	0	0	0	0	0	0	
Mortgage-backed securities .....	1,351,432	1,337,845	1,465,828	1,222,892	1,098,386	1.02	643.76	
Asset-backed securities .....	0	0	0	0	0	0	0	
Other debt securities .....	290,952	314,437	345,691	282,940	395,748	-7.47	138.78	
Mutual funds and equity securities .....	0	0	0	0	0	0	-100.00	
Held-to-maturity securities appreciation (depreciation) .....	-39,236	15,123	8,884	23,629	9,594			
Available-for-sale securities appreciation (depreciation) .....	-199,419	63,568	19,602	83,322	1,024			
Structured notes, fair value .....	0	0	0	0	0			
Pledged securities .....	1,737,943	1,687,627	1,456,149	1,972,785	2,402,072	2.98	591.48	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	1,435,821	1,274,387	1,356,902	1,150,880	287,441	12.67	393.65
NOW, ATS and transaction accounts .....	773,405	650,504	744,785	633,815	50,470	18.89	1216.28
Time deposits less brokered deposits < \$250K .....	3,438,182	3,801,755	3,369,735	3,969,111	4,043,652	-9.56	26.44
MMDA and other savings accounts .....	7,240,007	7,050,655	7,205,573	6,867,171	7,634,994	2.69	-1.77
Other non-interest-bearing deposits .....	0	0	0	0	0	0	0
Core deposits .....	12,887,415	12,777,301	12,676,995	12,620,977	12,016,557	0.86	23.45
Time deposits of \$250K or more .....	1,361,681	1,520,111	1,302,284	1,554,310	1,446,767	-10.42	75.84
Foreign deposits .....	0	0	0	0	0	0	0
Federal funds purchased and repos .....	0	0	0	0	0	0	0
Secured federal funds purchased .....	0	0	0	0	0	0	0
Commercial paper .....	0	0	0	0	800,000		
Other borrowings w/remaining maturity of 1 year or less .....	550,000	0	450,000	0	800,000		
Other borrowings w/remaining maturity over 1 year .....	700	723	712	734	755	-3.18	-12.72
Brokered deposits < \$250K .....	77,385	100,733	0	343,619	0	-23.18	-82.66
Noncore funding .....	1,989,766	1,621,567	1,752,996	1,898,663	2,247,522	22.71	62.90
Trading liabilities .....	260	6,587	1,285	10,942	2,023	-96.05	-95.63
Subordinated notes and debentures + trust preferred securities .....	0	0	0	0	0	0	0
Other liabilities .....	230,444	226,610	228,500	242,666	221,681	1.69	161.87
Total liabilities .....	15,107,885	14,632,065	14,659,776	14,773,248	14,487,783	3.25	28.52
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	142,000	142,000	142,000	142,000	142,000	0.00	0.00
Common stock .....	0	0	0	0	0	0	0
Common surplus .....	9,270	9,270	9,270	9,270	9,270	0.00	0.00
Retained earnings .....	1,279,253	1,223,724	1,246,690	1,200,945	1,185,530	4.54	34.52
Accumulated other comprehensive income .....	-151,037	30,796	-883	46,685	-16,397		
Other equity capital components .....	0	0	0	0	0	0	0
Total holding company equity capital .....	1,279,486	1,405,790	1,397,077	1,398,900	1,320,403	-8.98	16.74
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0	0	0
Total equity capital, including minority interest .....	1,279,486	1,405,790	1,397,077	1,398,900	1,320,403	-8.98	16.74
Total liabilities and capital .....	16,387,371	16,037,855	16,056,853	16,172,148	15,808,186	2.18	27.52
<b>Memoranda</b>							
Non-interest-bearing deposits .....	1,435,822	1,274,387	1,356,902	1,150,880	287,441	12.67	393.65
Interest-bearing deposits .....	12,890,659	13,123,758	12,622,377	13,368,026	13,175,883	-1.78	13.38
Total deposits .....	14,326,481	14,398,145	13,979,279	14,518,906	13,463,324	-0.50	22.87
Long-term debt that reprices within 1 year .....	0	0	0	0	0	0	0
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,397,077	1,398,900	1,398,900	1,320,403	1,196,627		
Accounting restatements .....	0	3,175	3,175	0	0		
Net income .....	36,291	23,332	50,025	22,870	111,305		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	0	0	0	0	0		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	3,728	3,728	7,455	7,455	7,455		
Change in other comprehensive income .....	-150,154	-15,889	-47,568	63,082	19,926		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	1,279,486	1,405,790	1,397,077	1,398,900	1,320,403		

## Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	37.57	38.78	43	33.88	36.32	37	35.23	36.25	43	32.74	36.22	37	29.08	37.78	35
Commercial and industrial loans .....	25.79	11.05	94	27.81	12.25	95	26.26	10.76	96	29.32	13.52	96	30.79	12.02	96
Loans to individuals .....	0.51	3.52	27	0.16	3.48	12	0.35	3.36	25	0.08	3.40	10	0.08	4.20	10
Loans to depository institutions and acceptances of other banks .....	0.59	0.02	96	1.14	0.01	98	0.89	0.02	98	0.98	0.03	97	1.72	0.04	96
Agricultural loans.....	0	0.19	12	0	0.21	12	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases.....	2.55	4.45	42	2.57	4.22	41	2.56	4.47	41	2.58	4.63	39	2.13	5.01	29
Net loans and leases.....	66.69	61.60	64	65.18	59.81	67	64.92	58.67	64	65.26	61.58	56	63.61	63.77	37
Debt securities over 1 year.....	14.33	19.46	32	16.72	17.61	49	16.93	19.46	45	15.13	15.55	49	16.35	14.60	59
Mutual funds and equity securities .....	0.03	0.05	52	0.03	0.06	53	0.03	0.06	54	0.03	0.05	54	0.03	0.06	55
Subtotal .....	81.05	82.34	30	81.93	78.32	61	81.89	79.22	53	80.42	78.16	48	79.99	79.65	29
Interest-bearing bank balances .....	4.75	4.59	58	4.10	9.11	22	4.04	8.50	26	5.96	7.51	40	5.84	3.06	79
Federal funds sold and reverse repos.....	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less .....	6.62	1.68	93	6.87	1.53	93	6.91	1.56	93	6.51	1.68	93	7.92	1.91	91
Trading assets .....	1.04	0.55	81	1.03	0.60	82	0.96	0.49	83	1.10	1.01	78	1.11	1.19	78
Total earning assets.....	93.46	90.95	77	93.93	91.43	77	93.79	91.77	74	93.99	91.05	83	94.86	89.53	95
Non-interest cash and due from depository institutions.....	0.66	1.01	21	0.75	1.01	32	0.69	0.82	35	0.76	1.07	29	0.34	1.14	7
Other real estate owned.....	0	0.01	31	0	0.02	16	0	0.01	20	0	0.02	12	0	0.03	11
All other assets.....	5.89	7.97	26	5.32	7.50	24	5.52	7.35	27	5.25	7.82	19	4.80	9.27	7
<b>Memoranda</b>															
Short-term investments .....	11.37	7.68	78	10.96	12.01	50	10.95	11.47	53	12.47	11.17	68	13.76	7.63	80
U.S. Treasury securities.....	1.80	1.96	62	1.95	1.08	75	1.96	1.47	72	0.87	0.84	75	1.17	1.03	68
US agency securities (excluding mortgage-backed securities) .....	6.32	0.84	95	8.58	0.77	96	7.66	0.82	97	8.90	0.63	98	10.55	0.54	99
Municipal securities .....	0	1.75	7	0	1.72	7	0	1.73	6	0	1.69	8	0	1.34	7
Mortgage-backed securities .....	11.05	13.68	39	11.09	12.97	44	12.06	14.14	41	10.12	11.75	44	10.04	11.44	42
Asset-backed securities .....	0	0.68	21	0	0.38	26	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities .....	1.78	0.52	88	1.96	0.52	90	2.15	0.53	90	1.75	0.42	89	2.50	0.39	92
Loans held-for-sale.....	0	0.35	7	0	0.42	8	0	0.55	7	0	0.52	7	0	0.39	7
Loans held for investment .....	67.01	61.41	63	65.55	59.85	68	65.29	58.06	67	65.72	61.72	58	63.82	63.50	38
Real estate loans secured by 1–4 family .....	0.39	12.26	4	0.51	11.69	5	0.46	11.46	5	0.60	11.91	6	0.74	13.29	7
Revolving .....	0.03	1.49	12	0.05	1.45	13	0.05	1.42	12	0.06	1.66	15	0.08	2.07	15
Closed-end, secured by first liens .....	0.35	10.40	4	0.46	9.84	5	0.41	9.67	5	0.54	9.81	6	0.67	10.69	8
Closed-end, secured by junior liens .....	0	0.18	6	0	0.20	6	0	0.17	6	0	0.22	6	0	0.28	7
Commercial real estate loans .....	37.18	24.34	78	33.37	22.48	80	34.77	22.69	79	32.15	22.22	75	28.34	22.23	56
Construction and land development.....	0	3.75	2	0	3.35	1	0	3.34	1	0	3.40	3	0	3.44	3
Multifamily.....	23.85	3.69	95	20.45	3.31	96	22.02	3.57	95	19.08	3.12	96	14.95	3.01	95
Nonfarm nonresidential .....	13.33	15.50	42	12.92	14.81	42	12.75	14.57	43	13.07	14.72	43	13.39	14.69	46
Real estate loans secured by farmland.....	0	0.35	8	0	0.34	8	0	0.30	8	0	0.33	8	0	0.36	9

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	56.07	62.08	31	51.68	59.66	30	53.96	61.05	32	49.83	57.15	33	45.57	57.46	31
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	56.07	62.08	31	51.68	59.66	30	53.96	61.05	32	49.83	57.15	33	45.57	57.46	31
Real estate loans secured by 1–4 family.....	0.58	20.31	4	0.79	19.82	5	0.70	19.86	5	0.91	19.43	5	1.17	20.75	7
Revolving .....	0.05	2.40	12	0.08	2.42	12	0.07	2.43	12	0.09	2.64	13	0.12	3.15	15
Closed-end.....	0.53	17.67	4	0.70	17.22	5	0.63	17.24	5	0.82	16.59	5	1.05	17.39	7
Commercial real estate loans .....	55.49	38.23	79	50.90	36.54	79	53.26	37.86	77	48.92	34.63	79	44.41	33.52	65
Construction and land development.....	0	5.97	2	0	5.50	1	0	5.65	1	0	5.26	3	0	5.09	3
1–4 family.....	0	1.34	4	0	1.11	4	0	1.18	3	0	0.93	5	0	0.94	7
Other.....	0	4.56	2	0	4.33	1	0	4.40	1	0	4.19	3	0	4.02	3
Multifamily.....	35.60	5.72	96	31.20	5.34	96	33.73	5.78	95	29.03	4.96	96	23.43	4.69	96
Nonfarm nonresidential .....	19.90	24.64	38	19.70	24.14	36	19.53	24.56	38	19.88	22.93	38	20.98	22.15	45
Owner-occupied.....	0	8.28	5	0	8.14	4	0	8.29	4	0	7.68	5	0	7.72	7
Other.....	19.90	16.13	64	19.70	15.71	62	19.53	15.94	61	19.88	14.95	65	20.97	14.34	73
Real estate loans secured by farmland.....	0	0.59	8	0	0.59	8	0	0.54	8	0	0.54	8	0	0.55	9
Loans to depository institutions and acceptances of other banks.....	0.88	0.05	93	1.73	0.03	98	1.37	0.04	96	1.50	0.06	95	2.70	0.11	95
Commercial and industrial loans .....	38.49	18.46	92	42.42	20.98	96	40.22	18.86	95	44.62	22.17	96	48.25	19.53	98
Loans to individuals .....	0.76	6.27	27	0.24	6.28	13	0.54	6.24	23	0.12	6.13	8	0.13	7.13	7
Credit card loans .....	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	0	0.32	12	0	0.37	12	0	0.34	12	0	0.32	11	0	0.37	11
Other loans and leases.....	3.80	8.30	39	3.91	8.03	40	3.91	8.75	38	3.93	9.09	37	3.34	9.85	31
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	492.02	407.54	65	453.65	383.17	61	462.44	391.81	63	446.66	381.27	55	408.51	391.26	45
Real estate loans secured by 1–4 family.....	5.08	130.40	3	6.89	124.52	5	6.02	126.06	4	8.16	125.03	6	10.46	138.18	8
Revolving .....	0.44	15.55	12	0.74	15.53	12	0.62	15.44	12	0.82	17.42	14	1.06	21.26	16
Closed-end.....	4.63	113.22	3	6.16	107.53	5	5.40	108.85	4	7.34	106.14	7	9.40	115.20	8
Commercial real estate loans .....	486.94	254.23	91	446.76	238.21	91	456.42	245.88	90	438.49	234.65	91	398.05	229.44	87
Construction and land development.....	0	38.88	1	0	35.52	1	0	35.95	1	0	35.62	2	0	34.95	2
1–4 family.....	0	8.60	4	0	7.06	3	0	7.42	3	0	6.34	5	0	6.61	6
Other.....	0	29.76	1	0	28.07	1	0	28.11	1	0	28.16	2	0	27.32	2
Multifamily.....	312.34	39.14	96	273.82	34.78	97	289.03	38.66	96	260.26	32.74	98	210.03	31.04	96
Nonfarm nonresidential .....	174.60	162.28	53	172.94	157.17	54	167.39	158.05	53	178.23	155.06	56	188.02	152.10	59
Owner-occupied.....	0.02	54.20	4	0.03	52.65	3	0.02	52.99	3	0.03	52.37	5	0.03	53.07	8
Other.....	174.58	106.54	82	172.91	102.08	86	167.36	102.54	84	178.21	100.54	87	187.99	97.41	90
Real estate loans secured by farmland.....	0	3.62	7	0	3.59	8	0	3.22	8	0	3.44	8	0	3.60	8
Loans to depository institutions and acceptances of other banks.....	7.74	0.27	97	15.22	0.18	98	11.71	0.21	98	13.41	0.28	97	24.21	0.44	97
Commercial and industrial loans .....	337.72	115.10	98	372.37	127.07	96	344.67	114.45	97	400	139.91	97	432.51	122.02	99
Loans to individuals .....	6.64	35.52	33	2.15	35.29	16	4.60	34.55	27	1.11	37.47	10	1.15	43.51	11
Credit card loans .....	0	2.76	22	0	2.61	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	0	1.81	12	0	2.01	12	0	1.86	12	0	1.88	11	0	2.18	11
Other loans and leases.....	33.35	50.19	48	34.36	46.75	52	33.54	51.06	47	35.24	49.54	50	29.98	52.44	38
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	55.49	30.64	92	50.90	28.84	92	53.26	30.07	93	48.91	27.32	93	44.40	26.45	86
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	486.92	203.71	96	446.73	187.37	97	456.39	195.33	96	438.47	183.76	96	398.02	178.57	95
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	486.94	261.50	91	446.76	244.59	91	456.42	252.85	90	438.49	240.85	91	398.05	236.10	87

## Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	11.37	7.68	78	10.96	12.01	50	10.95	11.47	53	12.47	11.17	68	13.76	7.63	80
Liquid assets .....	20.78	25.39	41	23.18	28.17	37	22.42	29.03	33	23.81	26.22	48	26.23	22.44	71
Investment securities .....	20.97	21.68	50	23.62	19.64	65	23.87	21.63	61	21.67	17.85	68	24.30	16.99	80
Net loans and leases .....	66.69	61.60	64	65.18	59.81	67	64.92	58.67	64	65.26	61.58	56	63.61	63.77	37
Net loans, leases and standby letters of credit .....	66.83	62.44	63	65.33	60.62	65	65.07	59.49	64	65.38	62.48	51	63.78	64.84	36
Core deposits .....	78.64	75.64	48	79.67	74.75	60	78.95	75.71	51	78.04	70.67	65	76.01	63.09	80
Noncore funding .....	12.14	10.86	67	10.11	10.89	59	10.92	10.30	67	11.74	14.13	55	14.22	19.36	42
Time deposits of \$250K or more .....	8.31	1.54	97	9.48	1.81	98	8.11	1.58	97	9.61	2.11	96	9.15	2.94	95
Foreign deposits .....	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos .....	0	1.20	13	0	1.20	11	0	1.23	11	0	1.47	10	0	1.94	9
Secured federal funds purchased .....	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold) .....	0	0.50	32	0	0.52	29	0	0.54	31	0	0.54	30	0	0.48	28
Commercial paper .....	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less .....	3.36	1.63	79	0	0.99	12	2.80	1	85	0	1.24	7	5.06	3.01	73
Earning assets that reprice within 1 year .....	39.01	36.16	56	45.33	38.93	67	40.16	37.37	57	45.41	39.38	64	48.82	39.29	80
Interest-bearing liabilities that reprice within 1 year .....	27.76	6.49	95	31.09	7.04	95	29.22	6.39	95	31.12	8.20	94	31.68	10.19	93
Long-term debt that reprices within 1 year .....	0	0.28	32	0	0.26	29	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year .....	11.25	28.22	12	14.24	30.25	17	10.94	29.65	9	14.29	29.11	17	17.14	26.63	23
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	0.95	3.09	43	-1.04	-1.82	55	-0.03	-2.33	58	-0.90	3.20	42	0.57	14.45	14
Net short-term noncore funding dependence .....	-0.24	-1.79	53	-1.56	-8.21	72	-0.58	-7.71	72	-2.13	-4.76	57	-1.68	3.38	26
Short-term investment / Short-term noncore funding .....	101.77	166.36	45	113.18	284.81	26	104.55	273.46	27	115.97	184.19	39	110.85	77.77	71
Liquid assets - short-term noncore funding / Nonliquid assets .....	12.12	28.61	30	17.57	34.02	28	15.41	36.68	25	17.15	28.18	38	18.73	16.97	61
Net loans and leases / Total deposits .....	76.29	76.80	49	72.61	74.66	46	74.57	72.79	56	72.69	79.43	29	74.69	90.31	16
Net loans and leases / Core deposits .....	84.80	82.80	57	81.82	81.17	56	82.23	78.25	61	83.62	88.34	44	83.68	103.93	18
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-3.27	-6.37	56	1.33	0.84	71	0.76	0.12	77	2.13	1.57	68	0.88	0.72	67
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-16.62	-13.54	35	5.58	1.94	91	1.68	-0.25	86	7.50	4.31	85	0.09	1.36	17
Structured notes appreciation (depreciation) / Tier 1 capital .....		-0.29			0.01			-0.02			0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	13.38	23.58	36	11.65	13.42	56	12.30	14.28	55	11.82	11.38	61	12.74	12.67	58
Available-for-sale securities .....	86.48	74.56	64	88.21	84.66	44	87.57	83.77	45	88.03	87.23	39	87.13	85.40	43
U.S. Treasury securities .....	8.57	9.26	60	8.25	5.52	74	8.22	6.70	69	3.99	4.72	71	4.82	6.15	62
US agency securities (excluding mortgage-backed securities) .....	30.12	4.02	96	36.34	4.50	97	32.09	4.12	96	41.06	4.01	99	43.42	3.49	99
Municipal securities .....	0	8	7	0	8.87	7	0	8.22	6	0	9.83	7	0	7.75	7
Mortgage-backed securities .....	52.70	63.23	32	46.97	66.59	18	50.54	66.54	25	46.72	66.64	18	41.33	67.43	15
Asset-backed securities .....	0	3.36	21	0	2.05	26	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities .....	8.47	3.01	84	8.30	3.17	83	9.02	3.08	84	8.07	3.01	84	10.30	2.94	85
Mutual funds and equity securities .....	0.14	0.28	53	0.14	0.32	53	0.14	0.29	54	0.15	0.35	50	0.13	0.40	48
Debt securities 1 year or less .....	31.56	8.89	93	29.07	8.69	93	28.93	7.78	93	30.03	10.55	89	32.60	11.86	88
Debt securities 1 to 5 years .....	10.01	20.02	31	8.32	17.05	37	11.07	18.25	39	5.91	17.03	31	2.49	17.94	18
Debt securities over 5 years .....	58.29	68.75	27	62.47	72.17	27	59.86	71.11	26	63.90	69.86	36	64.78	66.02	40
Pledged securities .....	50.56	30.80	81	44.56	33.87	65	37.99	32.26	61	56.29	35.67	74	62.52	30.57	88
Structured notes, fair value .....	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	5.96	-31.70	83	-2.46	51.37	23	-12.82	27.98	22	-7.33	183.32	10	-4.14	26.69	33
Investment securities .....	-9.26	21.19	6	-1.20	33.34	15	9.38	31.36	25	-8.78	23.62	10	71.46	11.75	93
Core deposits .....	0.86	9.58	22	5.38	16.88	9	0.44	16.94	5	5.03	26.88	4	6.21	11.23	41
Noncore funding .....	22.71	10.50	69	-26.89	-23.76	50	-7.67	-14.79	61	-15.52	-12.18	48	31.14	6.59	83

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....	1,387,752	1,206,634	1,223,152	1,143,654	1,070,581
Commit: Secured commercial real estate loans .....	175,501	213,310	149,885	137,215	281,602
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	23,288	22,953	23,139	18,736	27,116
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	0	0	0	0	0
Written options contracts (interest rate) .....	0	0	0	0	0
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	870,306	504,875	437,274	560,134	753,163
Futures and forward foreign exchange .....	57,703	88,174	95,405	99,340	18,000
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	298,294	257,550	294,084	255,174	304,090
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	8.47	24.48	4	7.52	22.45	3	7.62	22.78	3	7.07	22.01	4	6.77	23.52	4
Standby letters of credit .....	0.14	0.66	14	0.14	0.67	11	0.14	0.65	12	0.12	0.71	8	0.17	0.84	17
Commercial and similar letters of credit .....	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent .....	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts .....	7.48	44.65	29	5.30	49.75	19	5.15	46.30	19	5.66	48.62	16	6.80	68.47	21
Interest rate contracts .....	5.31	32.11	25	3.15	35.96	16	2.72	32.46	16	3.46	34.36	13	4.76	47.31	19
Interest rate futures and forward contracts .....	0	3.60	13	0	5.17	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate) .....	0	1.58	10	0	1.82	9	0	1.41	8	0	2.18	9	0	2.47	10
Purchased options contracts (interest rate) .....	0	1.48	23	0	1.33	21	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps .....	5.31	21.90	30	3.15	20.67	21	2.72	20.49	21	3.46	20.83	19	4.76	28.86	21
Foreign exchange contracts .....	2.17	6.76	77	2.16	6.16	78	2.43	6.30	78	2.19	6.01	77	2.04	10.12	77
Futures and forward foreign exchange contracts .....	0.35	4.19	72	0.55	3.93	75	0.59	3.78	74	0.61	3.47	74	0.11	5.23	58
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange) .....	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps .....	1.82	0.79	87	1.61	0.73	87	1.83	0.76	87	1.58	0.77	87	1.92	2.03	88
Equity, commodity, and other derivative contracts .....	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts .....	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other) .....	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other) .....	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps .....	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	12.99	46.07	3	11.47	42.93	4	11.61	44.98	5	11.09	42.82	4	10.64	45.53	6

**Derivative Instruments**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	1,226,303	850,599	826,763	914,648	1,075,253
Interest rate contracts .....	870,306	504,875	437,274	560,134	753,163
Foreign exchange contracts .....	355,997	345,724	389,489	354,514	322,090
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	57,703	88,174	95,405	99,340	18,000
Written options .....	0	0	0	0	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	0	0	0	0	0
Purchased options .....	0	0	0	0	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	0	0	0	0	0
Swaps .....	1,168,600	762,425	731,358	815,308	1,057,253
Held for trading .....	147,538	128,572	118,264	139,350	125,738
Interest rate contracts .....	135,343	116,377	106,069	127,155	113,543
Foreign exchange contracts .....	12,195	12,195	12,195	12,195	12,195
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	1,078,765	722,027	708,499	775,298	949,515
Interest rate contracts .....	734,963	388,498	331,205	432,979	639,620
Foreign exchange contracts .....	343,802	333,529	377,294	342,319	309,895
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	1,180,471	448,942	636,202	447,558	713,476
One year or less .....	87,971	126,295	139,489	66,024	190,713
Over 1 year to 5 years .....	440,805	205,657	270,541	228,597	213,586
Over 5 years .....	651,695	116,990	226,172	152,937	309,177
Gross negative fair value (absolute value) .....	3,281	19,389	10,876	33,908	18,029
Gross positive fair value .....	72,269	17,000	25,566	13,022	30,832
Held for trading .....	10,652	1,470	1,896	127	269
Non-traded .....	61,617	15,530	23,670	12,895	30,563
Current credit exposure on risk-based capital derivative contracts .....	46,595	4,537	17,741	5,105	17,487
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	70.97	93.66	10	59.36	94.09	6	52.89	94.17	6	61.24	94.10	7	70.05	93.44	10
Foreign exchange contracts .....	29.03	3.30	93	40.64	3.27	94	47.11	3.47	94	38.76	3.49	94	29.95	3.20	94
Equity, commodity, and other contracts .....	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards .....	4.71	9.78	54	10.37	12.57	62	11.54	11.16	64	10.86	14.05	56	1.67	13.49	29
Written options .....	0	5.78	7	0	7.49	7	0	6.28	6	0	8.18	6	0	5.91	6
Exchange-traded .....	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter .....	0	5.46	7	0	7.20	7	0	5.96	6	0	7.73	7	0	5.10	6
Purchased options .....	0	3.69	21	0	3.44	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded .....	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter .....	0	3.17	21	0	3.04	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps .....	95.29	74.97	69	89.63	71.23	62	88.46	74.26	58	89.14	68.76	65	98.33	69.75	85
Held for trading .....	12.03	37.98	49	15.12	40.60	44	14.30	40.42	46	15.24	43.53	39	11.69	44.16	39
Interest rate contracts .....	11.04	31.52	50	13.68	34.42	46	12.83	34.15	48	13.90	36.62	42	10.56	37.24	41
Foreign exchange contracts .....	0.99	1.71	76	1.43	1.57	76	1.48	1.68	78	1.33	1.60	74	1.13	1.60	72
Equity, commodity, and other contracts .....	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded .....	87.97	62.02	50	84.88	59.40	55	85.70	59.58	53	84.76	56.47	60	88.31	55.84	60
Interest rate contracts .....	59.93	57.94	51	45.67	56.19	51	40.06	56.71	46	47.34	53.82	53	59.49	52.22	57
Foreign exchange contracts .....	28.04	0.36	96	39.21	0.38	97	45.64	0.40	97	37.43	0.46	97	28.82	0.34	97
Equity, commodity, and other contracts .....	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less) .....	96.26	93.09	39	52.78	91.87	6	76.95	92.53	14	48.93	91.48	7	66.35	93.86	12
One year or less .....	7.17	31.78	32	14.85	28.05	46	16.87	27.56	47	7.22	32.05	28	17.74	32.17	45
Over 1 year to 5 years .....	35.95	24.76	69	24.18	26.03	45	32.72	27.01	56	24.99	27.06	50	19.86	30.45	40
Over 5 years .....	53.14	27.14	76	13.75	30.08	32	27.36	29.89	48	16.72	29.56	38	28.75	28.09	56
Gross negative fair value (absolute value) .....	0.27	1.56	15	2.28	1.25	78	1.32	0.98	69	3.71	1.55	87	1.68	0.83	83
Gross positive fair value .....	5.89	1.74	94	2	1.68	62	3.09	1.34	96	1.42	2.23	28	2.87	1.19	93
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0	0.07	21	0.02	0.05	48	0.01	0.04	37	0.03	0.07	50	0.02	0.06	51
Gross positive fair value (X) .....	0.06	0.08	68	0.01	0.07	30	0.02	0.05	45	0.01	0.09	20	0.03	0.07	48
Held for trading (X) .....	0.01	0.06	56	0	0.05	45	0	0.04	46	0	0.07	40	0	0.06	39
Non-traded (X) .....	0.05	0.02	88	0.01	0.01	69	0.02	0.01	80	0.01	0.02	58	0.03	0.01	86
Current credit exposure (X) .....	0.04	0.04	71	0	0.05	23	0.02	0.04	43	0	0.06	25	0.02	0.05	41
Credit losses on derivative contracts .....	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.47	0.54	70	0.05	0.63	22	0.20	0.46	41	0.06	0.85	24	0.22	0.73	42

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	58,372	73,936	73,936	33,246	36,732
Gross losses .....	504	7,065	7,091	51	23
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	1	9	370	3	390
Net losses .....	503	7,056	6,721	48	-367
Provision for loan and lease losses .....	-6,313	-3,069	-4,528	40,738	-3,853
Adjustments .....	0	-4,315	-4,315	0	0
Ending balance .....	51,556	59,496	58,372	73,936	33,246
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	-0.08	0.08	6	-0.04	-0.14	69	-0.03	-0.09	62	0.26	0.51	20	-0.03	0.15	3
Provision for loan and lease losses / Average loans and leases .....	-0.12	0.14	7	-0.06	-0.25	68	-0.04	-0.16	63	0.40	0.82	21	-0.04	0.24	3
Provision for loan and lease losses / Net loan and lease losses .....	-1,255.07	198.72	7	-43.49	77.32	54	-67.37	-105.48	50	84,870.83	487.86	99	1,049.86	130.58	96
Allowance for loan and lease losses / Total loans and leases not held for sale .....	0.47	1.17	6	0.57	1.39	6	0.56	1.23	9	0.70	1.58	9	0.33	0.83	8
Allowance for loan and lease losses / Total loans and leases .....	0.47	1.15	8	0.57	1.37	6	0.56	1.20	10	0.70	1.55	9	0.33	0.81	8
Allowance for loan and lease losses / Net loans and leases losses (X) .....	51.25	28.67	80	4.22	15.27	12	8.69	21.39	35	1,540.33	11.58	99		8.03	
Allowance for loan and lease losses / Nonaccrual assets .....	84.02	413.77	4	92.88	318.67	9	92.93	364.13	7	260.69	299.17	54	3,081.19	218.72	98
ALLL / 90+ days past due + nonaccrual loans and leases .....	83.84	319.24	8	76.17	260.68	11	92.62	287.08	13	259.50	244.34	63	2,511.03	151.73	98
Gross loan and lease losses / Average loans and leases .....	0.01	0.16	9	0.13	0.22	40	0.07	0.19	22	0	0.34	1	0	0.28	0
Recoveries / Average loans and leases .....	0	0.07	2	0	0.08	2	0	0.08	6	0	0.07	3	0	0.08	6
Net losses / Average loans and leases .....	0.01	0.08	30	0.13	0.13	56	0.06	0.11	45	0	0.27	3	0	0.21	3
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses .....	0.01	23.25	1	17.65	16.12	64	725.49	34.67	99	13.04	33.98	10	1,344.83	36.22	99
Earnings coverage of net loan and lease losses (X) .....	84.57	-9.51	81	3.94	4.52	19	9.35	39.72	27	1,493.38	22.91	98	-402.93	24.40	2
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0	-0.01	66	0	0.03	42	0	0.02	41	0	0.04	25	0	0.01	40
Real estate loans secured by 1-4 family .....	0	-0.02	71	0	-0.01	62	0	-0.02	70	0	0.01	55	0	0.01	50
Revolving .....	0	-0.08	75	0	-0.05	62	0	-0.07	69	0	0.01	54	0	0.02	43
Closed-end .....	0	-0.02	70	0	-0.01	62	0	-0.01	67	0	0	59	0	0	57
Commercial real estate loans .....	0	0	60	0	0.05	38	0	0.04	31	0	0.07	17	0	0.01	38
Construction and land development .....		-0.02			0			0						-0.01	
1-4 family .....		0			0			0						0	
Other .....		-0.01			-0.01			0						-0.01	
Multifamily .....	0	0	58	0	0.01	51	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential .....	0	0	58	0	0.07	35	0	0.05	29	0	0.11	14	0	0.02	38
Owner-occupied .....	0	0	60	0	0.01	46	0	0.01	44	0	0.02	26	0	0.01	45
Other .....	0	0	55	0	0.06	37	0	0.04	35	0	0.08	24	0	0.01	40
Real estate loans secured by farmland .....		0			-0.01			0				0.02			0.01
Commercial and industrial loans .....	0	0.10	37	0.32	0.20	69	0.16	0.17	55	0	0.47	7	-0.01	0.37	3
Loans to individuals .....	1.21	0.65	82	0.21	0.78	19	0.09	0.71	10	0.26	1.13	16	0.15	1.17	11
Credit card loans .....		1.99			2.18			1.84				2.92			3.11
Agricultural loans .....		0.01			0.03			0.02				0.19			0.08
Loans to foreign governments and institutions .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases .....	0	0.14	31	0	0.08	37	0	0.10	32	0	0.15	25	0	0.15	22

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases.....		65,528		30,558		12,816		63,376		18,854					
90+ days past due loans and leases .....		131		14,054		207		130		245					
Nonaccrual loans and leases.....		61,362		64,054		62,815		28,362		1,079					
Total past due and nonaccrual loans and leases.....		127,021		108,666		75,838		91,868		20,178					
Restructured 30–89 days past due .....		12		75		74		76		77					
Restructured 90+ days past due .....		0		0		0		0		0					
Restructured nonaccrual .....		60,195		2		61,654		2		2					
Total restructured loans and leases .....		60,207		77		61,728		78		79					
30–89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale .....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance .....		531		447		133		460		483					
Other real estate owned.....		180		58		58		58		58					
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases.....	0.60	0.32	84	0.29	0.27	65	0.12	0.32	23	0.60	0.39	77	0.19	0.43	22
90+ days past due loans and leases .....	0	0.09	26	0.13	0.10	78	0	0.10	24	0	0.12	24	0	0.15	23
Nonaccrual loans and leases.....	0.56	0.38	78	0.61	0.58	59	0.60	0.46	74	0.27	0.66	14	0.01	0.51	1
90+ days past due and nonaccrual loans and leases.....	0.56	0.53	63	0.74	0.73	59	0.60	0.62	58	0.27	0.85	9	0.01	0.71	1
30–89 days past due restructured.....	0	0.01	37	0	0.01	46	0	0.01	46	0	0.01	38	0	0.01	32
90+ days past due restructured .....	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured.....	0.55	0.09	97	0	0.12	3	0.59	0.10	96	0	0.13	6	0	0.14	9
30–89 days past due loans held for sale .....	0	0	40	0	0	40	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale .....	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	40
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.60	0.32	84	0.29	0.27	65	0.12	0.32	23	0.60	0.40	77	0.19	0.43	22
90+ days past due assets .....	0	0.10	24	0.13	0.10	78	0	0.10	22	0	0.12	22	0	0.15	19
Nonaccrual assets .....	0.56	0.39	78	0.61	0.59	59	0.60	0.47	74	0.27	0.67	14	0.01	0.53	1
30+ days past due and nonaccrual assets .....	1.16	0.88	73	1.03	1.04	62	0.72	0.97	42	0.86	1.29	34	0.20	1.19	3
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.38	0.32	70	0.49	0.43	65	0.39	0.36	65	0.18	0.52	13	0.01	0.44	1
90+ days past due and nonaccrual assets + other real estate owned .....	0.38	0.34	68	0.49	0.46	60	0.39	0.37	64	0.18	0.55	11	0.01	0.48	1
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.38	0.38	60	0.40	0.52	42	0.39	0.41	58	0.18	0.60	12	0.01	0.53	1
Allowance for loan and lease losses .....	120.42	57.44	89	108.64	67.93	83	108.07	62.64	86	39.16	66.66	24	5.10	115.41	1
Equity capital + allowance for loan and lease losses .....	4.66	3.52	73	4.41	4.43	58	4.33	3.60	66	1.97	4.97	15	0.13	4.28	2
Tier 1 capital + allowance for loan and lease losses .....	4.96	3.97	70	5.40	5.28	55	5.16	4.30	67	2.44	6.05	15	0.15	5.65	2
Loans and leases + other real estate owned .....	0.57	0.63	55	0.61	0.88	35	0.60	0.71	50	0.27	0.97	8	0.02	0.85	1

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.12	0.26	34	0.01	0.24	8	0.03	0.26	7	0.05	0.39	8	0.03	0.38	7
	90+ days past due .....		0	0.11	36	0	0.12	38	0	0.12	41	0	0.16	34	0.01	0.16	35
	Nonaccrual.....		0.02	0.45	3	0.02	0.65	3	0.02	0.52	4	0.01	0.76	3	0.02	0.46	4
Commercial and industrial	30–89 days past due .....		1.36	0.28	96	0.67	0.17	96	0.26	0.24	62	1.27	0.23	96	0.36	0.31	68
	90+ days past due .....		0	0.03	17	0.31	0.02	97	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual.....		1.42	0.46	93	1.42	0.64	87	1.46	0.57	90	0.59	0.75	43	0	0.83	8
Individuals	30–89 days past due .....		1.03	0.70	74	0.69	0.55	68	0.42	0.63	38	1.70	0.83	89	1.33	0.83	76
	90+ days past due .....		0.02	0.07	52	0.01	0.07	48	0.01	0.09	48	0.12	0.14	62	0.09	0.17	55
	Nonaccrual.....		0.21	0.18	68	0.03	0.18	34	0.06	0.17	45	0.08	0.28	37	0.09	0.17	50
Depository institution loans	30–89 days past due .....		0	0.01	45	0	0	45	0	0.01	45	0	0	46	0	0	47
	90+ days past due .....		0	0	46	0	0	48	0	0	47	0	0	46	0	0	49
	Nonaccrual.....		0	0.01	45	0	0	48	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due .....			0.10			0.16			0.07			0.17			0.24	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.36			0.69			0.70			0.49			0.67	
Foreign governments	30–89 days past due .....		0	0	50	0	0.01	46	0	0.50	43	0	0	50	0	0.07	47
	90+ days past due .....		0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual.....		0	0.18	36	0	0.04	46	0	0.15	43	0	0.09	46	0	0.03	44
Other loans and leases	30–89 days past due .....		0	0.11	20	0	0.11	18	0	0.12	16	0	0.18	15	0	0.20	14
	90+ days past due .....		0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0	0.07	23	0	0.13	22	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	1.91	0.39	95	0.52	0.35	72	2.26	0.46	94	2.97	0.65	95	1.01	0.67	79
	90+ days past due .....	0.18	0.22	76	0.14	0.27	72	0.27	0.24	77	0.12	0.33	64	0.20	0.31	73
	Nonaccrual .....	1.49	0.61	86	0.89	0.82	67	1.37	0.71	87	0.38	0.89	24	0.74	0.73	57
Revolving	30–89 days past due .....	0.51	0.26	85	1.59	0.29	96	0	0.28	9	4.40	0.48	96	2.95	0.45	99
	90+ days past due .....	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual .....	1.53	1.15	78	0.11	1.05	19	0.13	1.18	20	0.44	1.13	35	0.28	1	22
Closed-end	30–89 days past due .....	2.04	0.42	95	0.39	0.36	67	2.52	0.49	95	2.81	0.65	95	0.79	0.70	66
	90+ days past due .....	0.20	0.25	76	0.15	0.29	73	0.31	0.26	77	0.13	0.38	65	0.22	0.35	75
Junior lien	30–89 days past due .....	1.49	0.60	88	0.99	0.77	73	1.52	0.67	87	0.37	0.87	26	0.79	0.70	60
	90+ days past due .....	0	0.01	15	0	0.01	11	0	0.01	11	0	0.02	10	0	0.02	9
	Nonaccrual .....	0	0	36	0	0	36	0	0	36	0	0	32	0	0	29
	Nonaccrual .....	0	0.02	10	0	0.04	5	0	0.03	8	0	0.04	6	0	0.04	8
Commercial real estate	30–89 days past due .....	0.10	0.16	51	0	0.14	13	0	0.15	6	0	0.26	8	0	0.18	9
	90+ days past due .....	0	0.01	29	0	0.01	25	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual .....	0	0.32	4	0	0.52	3	0	0.38	4	0	0.62	4	0	0.23	10
Construction and development	30–89 days past due .....		0.22			0.12			0.17			0.28			0.28	
	90+ days past due .....		0.01			0.01			0.01			0.01			0.02	
1–4 family	Nonaccrual .....		0.16			0.36			0.20			0.41			0.20	
	30–89 days past due .....		0.02			0.02			0.02			0.03			0.06	
Other	90+ days past due .....		0			0			0			0			0	
	Nonaccrual .....		0.01			0.02			0.01			0.03			0.02	
	30–89 days past due .....		0.17			0.07			0.13			0.22			0.20	
	90+ days past due .....		0.01			0			0			0			0.01	
	Nonaccrual .....		0.13			0.29			0.16			0.35			0.17	
Multifamily	30–89 days past due .....	0.15	0.04	86	0	0.06	57	0	0.07	56	0	0.09	44	0	0.08	38
	90+ days past due .....	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual .....	0	0.07	52	0	0.14	43	0	0.17	44	0	0.11	40	0.01	0.05	47
Nonfarm non-residential	30–89 days past due .....	0	0.13	6	0	0.14	7	0	0.13	6	0	0.23	6	0	0.14	5
	90+ days past due .....	0	0.01	32	0	0.01	29	0	0.01	31	0	0.02	26	0	0.03	22
Owner Occupied	Nonaccrual .....	0	0.39	2	0	0.66	1	0	0.45	3	0	0.80	2	0	0.28	5
	30–89 days past due .....	0	0.04	11	0	0.04	10	0	0.04	10	0	0.07	8	0	0.07	8
	90+ days past due .....	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	26
Other	Nonaccrual .....	0	0.14	5	0	0.25	4	0	0.17	5	0	0.27	5	0	0.16	7
	30–89 days past due .....	0	0.08	14	0	0.09	12	0	0.08	14	0	0.14	11	0	0.07	9
	90+ days past due .....	0	0	37	0	0.01	36	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual .....	0	0.21	7	0	0.40	4	0	0.23	7	0	0.44	5	0	0.10	9
Farmland	30–89 days past due .....		0.11			0.11			0.10			0.11			0.23	
	90+ days past due .....		0.01			0			0			0			0.01	
	Nonaccrual .....		0.63			1.10			0.69			1.13			0.84	
Credit card	30–89 days past due .....		1.02			0.63			0.81			0.95			1.19	
	90+ days past due .....		0.44			0.39			0.45			0.63			0.78	
	Nonaccrual .....		0.11			0.08			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019											
<b>Common Equity Tier 1 Capital</b>																
Common stock plus related surplus .....	9,270	9,270	9,270	9,270	9,270											
Retained earnings .....	1,279,253	1,223,724	1,246,690	1,200,945	1,185,530											
Accumulated other comprehensive income (AOCI) .....	-151,037	30,796	-883	46,685	-16,397											
Common equity tier 1 minority interest .....	0	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions .....	1,137,486	1,263,790	1,255,077	1,256,900	1,178,403											
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>																
Less: Goodwill, intangible assets, and deferred tax assets .....	230,088	236,160	232,466	239,853	244,332											
Accumulated other comprehensive income-related adjustments .....	-151,037	30,796	-883	46,686	-16,396											
Other deductions from common equity tier 1 capital .....	595	564	573	695	221											
Subtotal: .....	1,057,840	996,270	1,022,921	969,666	950,246											
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0											
Common equity tier 1 capital .....	1,057,840	996,270	1,022,921	969,666	950,246											
<b>Additional Tier 1 Capital</b>																
Additional tier 1 capital instruments and related surplus .....	142,000	142,000	142,000	142,000	142,000											
Non-qualifying capital instruments .....	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0											
Additional tier 1 capital before deductions .....	142,000	142,000	142,000	142,000	142,000											
Less: Additional tier 1 capital deductions .....	0	0	0	0	0											
Additional tier 1 capital .....	142,000	142,000	142,000	142,000	142,000											
<b>Tier 1 Capital</b> .....	1,199,840	1,138,270	1,164,921	1,111,666	1,092,246											
<b>Tier 2 Capital</b>																
Tier 2 capital instruments and related surplus .....	0	0	0	0	0											
Non-qualifying capital instruments .....	0	0	0	0	0											
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital .....	55,474	61,005	61,406	74,998	36,050											
Exited advanced approach eligible credit reserves .....																
Unrealized gains on AFS preferred stock classified as equity .....					0											
Tier 2 capital before deductions .....	55,474	61,005	61,406	74,998	36,050											
Exited advanced approach tier 2 capital before deductions .....																
Less: Tier 2 capital deductions .....	0	0	0	0	0											
Tier 2 capital .....	55,474	61,005	61,406	74,998	36,050											
Exited advanced approach tier 2 capital .....																
Total capital .....	1,255,314	1,199,275	1,226,327	1,186,664	1,128,296											
Exited advanced approach total capital .....																
<b>Total Assets for Capital Ratios</b>																
Average total consolidated assets, adjusted .....	16,325,789	16,149,352	16,107,374	16,299,545	15,234,909											
Less: Deductions from common equity tier 1 capital .....	230,683	236,724	233,039	240,549	244,553											
Less: Other deductions .....	0	0	0	0	0											
Total assets for leverage ratio .....	16,095,106	15,912,628	15,874,335	16,058,996	14,990,356											
Total risk-weighted assets .....	9,909,825	8,714,121	9,069,698	8,623,810	7,925,575											
Exited advanced approach total RWA .....																
<b>Capital Ratios</b>																
Common equity tier 1 capital, column A .....	10.67	11.85	34	11.43	12.66	32	11.28	12.37	33	11.24	12.35	34	11.99	12.11	51	
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	
Tier 1 capital, column A .....	12.11	12.53	48	13.06	13.44	53	12.84	13.11	54	12.89	13.08	55	13.78	12.78	73	
Tier 1 capital, column B .....	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46	
Total capital, column A .....	12.67	14.37	20	13.76	15.42	18	13.52	14.91	27	13.76	15.23	25	14.24	14.36	59	
Total capital, column B .....	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46	
Tier 1 leverage .....	7.45	9.08	10	7.15	9.11	6	7.34	8.98	12	6.92	9.13	3	7.29	9.76	5	
Supplementary leverage ratio, advanced approaches HCs .....		6.62			6.95			6.71			8.72			7.41		

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....			0			0			0			0			0		
Total property and casualty assets .....			0			0			0			0			0		
Reinsurance recoverables (P/C) .....			0			0			0			0			0		
Total life and health assets .....			0			0			0			0			0		
Reinsurance recoverables (L/H) .....			0			0			0			0			0		
Separate account assets (L/H) .....			0			0			0			0			0		
Total insurance underwriting equity .....			0			0			0			0			0		
Total property and casualty equity .....			0			0			0			0			0		
Total life and health equity .....			0			0			0			0			0		
Total insurance underwriting net income .....			0			0			0			0			0		
Total property and casualty .....			0			0			0			0			0		
Total life and health .....			0			0			0			0			0		
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0			0		
Unearned premiums (P/C) .....			0			0			0			0			0		
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0			0		
Separate account liabilities (L/H) .....			0			0			0			0			0		
Insurance activities revenue .....			124			248			504			330			547	-50.00	-43.12
Other insurance activities income .....			124			248			504			330			547	-50.00	-43.12
Insurance and reinsurance underwriting income .....			0			0			0			0			0		
Premiums .....			0			0			0			0			0		
Credit related insurance underwriting .....			0			0			0			0			0		
Other insurance underwriting .....			0			0			0			0			0		
Insurance benefits, losses, expenses .....			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0			0		
Life insurance assets .....			289,390			261,503			285,422			257,700			151,671	10.66	

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct													
<b>Analysis Ratios</b>																			
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37				
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	51.63			52.30			53.11			53.67			51.47						
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	48.37			47.70			46.89			46.33			48.53						
Separate account assets (L/H) / Total life assets .....	11.61			13.29			13.40			11.24			7.26						
Insurance activities revenue / Adjusted operating income .....	0.07	0.36	56	0.16	0.37	63	0.16	0.36	62	0.11	0.41	57	0.16	0.47	61				
Premium income / Insurance activities revenue .....	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37				
Credit related premium income / Total premium income .....	34.56			30.92			32.99			38.23			34.91						
Other premium income / Total premium income .....	65.44			69.08			67.01			61.77			65.09						
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39				
Insurance net income (P/C) / Equity (P/C) .....	18.14			21.10			23.22			15.59			19.86						
Insurance net income (L/H) / Equity (L/H) .....	163.24			5.07			4.49			3.62			5.13						
Insurance benefits, losses, expenses / Insurance premiums .....	3,806.36			-395.05			927.51			447.82			233.61						
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42				
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	23.13	12.13	92	21.83	11.54	89	23.33	12	93	21.74	11.03	93	13.48	11.51	56				
<b>Broker-Dealer Activities</b>																			
Net assets of broker-dealer subsidiaries (\$000) .....		0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34				

## Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	2,742,309	3,103,961	2,947,967	3,177,701	3,773,000
Real estate loans.....	3,800	4,806	3,921	4,923	5,467
Commercial and industrial loans .....	2,541,906	2,787,282	2,689,448	2,863,854	3,325,834
Loans to depository institutions and other banks acceptances .....	96,884	182,318	143,222	159,037	272,486
Loans to foreign governments and institutions .....	99,719	129,555	111,376	149,887	169,213
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	94,982	111,241	110,040	111,187	190,784
Interest-bearing bank balances .....	56,796	5,201	6,875	43,133	4,744
Total selected foreign assets .....	2,894,087	3,220,403	3,064,882	3,332,021	3,968,528
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	0	0.77	32	0	0.64	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.25			0.12			0.14			0.42			1.19	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans .....		0.61		0.44	1.03	78	0.25	0.79	64	0	0.64	11		0.29	
Foreign governments and institutions .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
<b>Growth Rates</b>															
Net loans and leases.....	-11.65	11.61	30	-7.26	-1.19	39	-7.23	6.83	35	-15.78	-2.40	22	-10.94	22.48	24
Total selected assets.....	-10.13	18.50	29	-8.79	3.19	32	-8.02	9.48	31	-16.04	2.04	22	-8.35	12.40	34
Deposits .....		-4.80			9.07			0.73			3.46			10.36	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0	0	0	0
1–4 family residential loans .....		0	0	0	0	0	0	0
Home equity lines .....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans .....		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	3,800	3,800	7,600	7,600	7,600	0.00	0.00
Dividends .....	3,800	3,800	7,600	7,600	7,600	0.00	0.00
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	3,800	3,800	7,600	7,600	7,600	0.00	0.00
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	0	0	0	0	0		
Total operating income .....	3,800	3,800	7,600	7,600	7,600	0.00	0.00
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0	0		
Interest expense .....	0	0	0	0	0		
Other expenses .....	2	2	2	2	1	0.00	100.00
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	2	2	2	2	1	0.00	100.00
Income (loss) before taxes .....	3,798	3,798	7,598	7,598	7,599	0.00	-0.03
Applicable income taxes (credit) .....	0	0	0	0	0		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	3,798	3,798	7,598	7,598	7,599	0.00	-0.03
Equity in undistributed income of subsidiaries .....	32,493	19,534	42,427	15,272	103,706	66.34	0.12
Bank subsidiaries .....	32,493	19,534	42,427	15,272	103,706	66.34	0.12
Nonbank subsidiaries .....	0	0	0	0	0		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	36,291	23,332	50,025	22,870	111,305	55.54	0.10
<b>Memoranda</b>							
Bank net income .....	36,293	23,334	50,027	22,872	111,306	55.54	0.11
Nonbank net income .....	0	0	0	0	0		
Subsidiary holding companies' net income .....	0	0	0	0	0		

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		1,278,201	99.75	1,404,648	99.79	1,395,862	99.78	1,397,829	1,319,475	-9.00	16.68
Common and preferred stock .....		1,278,201	99.75	1,404,648	99.79	1,395,862	99.78	1,397,829	1,319,475	-9.00	16.68
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	0
Other receivables .....		0	0	0	0	0	0	0	0	0	0
Investment in nonbank subsidiaries .....		0	0	0	0	0	0	0	0	0	0
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	0
Other receivables .....		0	0	0	0	0	0	0	0	0	0
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	0
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	0
Other receivables .....		0	0	0	0	0	0	0	0	0	0
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	0
Securities .....		0	0	0	0	0	0	0	0	0	-100.00
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	0
Cash and due from affiliated depository institution .....		3,149	0.25	3,006	0.21	3,078	0.22	2,935	2,791	4.76	30.29
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	0
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	0
Intangible assets .....		0	0	0	0	0	0	0	0	0	0
Other assets .....		0	0	0	0	0	0	0	0	0	0
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	0
Total assets .....		1,281,350	100.00	1,407,654	100.00	1,398,940	100.00	1,400,764	1,322,266	-8.97	16.71
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	0
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	0
Commercial paper .....		0	0	0	0	0	0	0	0	0	0
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	0
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	0
Subordinated notes and debentures .....		0	0	0	0	0	0	0	0	0	0
Other liabilities .....		1,864	0.15	1,864	0.13	1,864	0.13	1,864	1,864	0.00	0.00
Balance due to subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	0
Total liabilities .....		1,864	0.15	1,864	0.13	1,864	0.13	1,864	1,864	0.00	0.00
Equity Capital .....		1,279,486	99.85	1,405,790	99.87	1,397,076	99.87	1,398,900	1,320,402	-8.98	16.74
Perpetual preferred stock (income surplus) .....		142,000	11.08	142,000	10.09	142,000	10.15	142,000	142,000	0.00	0.00
Common stock .....		0	0	0	0	0	0	0	0	0	0
Common surplus .....		9,270	0.72	9,270	0.66	9,270	0.66	9,270	9,270	0.00	0.00
Retained earnings .....		1,279,253	99.84	1,223,724	86.93	1,246,690	89.12	1,200,945	1,185,529	4.54	34.52
Accumulated other comprehensive income .....		-151,037	-11.79	30,796	2.19	-884	-0.06	46,685	-16,397		
Other equity capital components .....		0	0	0	0	0	0	0	0	0	0
Total liabilities and equity capital .....		1,281,350	100.00	1,407,654	100.00	1,398,940	100.00	1,400,764	1,322,266	-8.97	16.71
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	0
Loans and advances from nonbank subsidiaries .....		0	0	0	0	0	0	0	0	0	0
Notes payable to subsidiaries that issued TPS .....		0	0	0	0	0	0	0	0	0	0
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	0
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	0
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	0

## Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	5.43	10.52	9	3.36	12.64	1	3.58	11.94	1	1.66	7.29	10	8.73	9.68	35
Bank net income / Average equity investment in banks .....	5.46	11.07	4	3.35	12.37	2	3.59	11.80	2	1.67	7.45	10	8.74	10.51	32
Nonbank net income / Average equity investment in nonbanks .....		10.05			13.40			13.12			9.75			7.89	
Subsidiary HCs net income / Average equity investment in sub HCs .....		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income .....	100.01	98.83	28	100.01	96.24	37	100	96.79	37	100.01	88.16	33	100	82.22	36
Nonbank net income / Parent net income .....	0	2.55	17	0	3.10	15	0	3.40	15	0	3.59	14	0	5.93	10
Subsidiary holding companies' net income / Parent net income .....		80.71			67.52			65.35			68.34			74	
<b>Leverage</b>															
Total liabilities / Equity capital .....	0.15	17.48	6	0.13	16.87	6	0.13	16.81	7	0.13	20.06	7	0.14	20.43	7
Total debt / Equity capital .....	0	12.15	12	0	11.60	11	0	11.71	11	0	14.41	10	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital .....	0	14.28	8	0	13.82	7	0	13.63	8	0	16.67	6	0	16.36	7
Total debt + Loans guaranteed for affiliate / Equity capital .....	0	12.21	12	0	11.69	11	0	11.77	11	0	14.68	10	0	14.56	13
Total debt / Equity capital – excess over fair value .....	0	12.27	12	0	11.71	11	0	11.81	11	0	14.52	10	0	14.51	13
Long-term debt / Equity capital .....	0	11.61	13	0	11.05	11	0	10.95	12	0	13.56	10	0	13.04	13
Short-term debt / Equity capital .....	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital .....	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt .....	0	39.62	11	0	39.10	9	0	39.86	10	0	34.67	10	0	28.44	13
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	99.90	103.92	32	99.92	103.07	35	99.91	103.22	37	99.92	102.81	32	99.93	103.22	34
Total investment in subs / Equity capital .....	99.90	109.01	23	99.92	108.26	26	99.91	108.40	28	99.92	110.16	21	99.93	111.07	20
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-0.02	0.41	31	-0.02	0.25	32	-0.02	0.29	35	-0.05	0.47	31	-0.01	0.36	33
Equity investment in subs – equity cap / Net income-div (X) .....		1.23			0.83			1.05			1.82			1.22	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	101.88	126.15	42	101.88	138.64	38	101.92	152.85	26	101.92	136.59	33	101.93	177.68	21
Cash from ops + noncash items + op expense / Op expense + dividend .....	101.90	116.54	43	101.90	130.64	36	101.92	154.48	26	102.13	147.24	24	102.12	190.27	17
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	101.90	92.87	60	101.90	103.17	55	101.92	98.54	54	102.13	134.08	36	102.12	116.34	38
Pretax operating income + interest expense / Interest expense .....		1,457.38			1,479.01			1,835.33			2,016.32			1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....		1,417.74			1,667.11			1,770.77			1,539.23			1,632.83	
Dividends + interest from subsidiaries / Interest expense + dividends .....	101.93	140.52	37	101.93	153.06	34	101.95	174.12	24	101.95	150.43	27	101.95	210.80	17
Fees + other income from subsidiaries / Salary + other expenses .....	0	10.93	34	0	12.78	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X) .....	9.73	28.68	23	6.26	41.77	17	6.71	47.61	13	3.07	35.64	9	14.93	57.11	29
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	0	3.32	30	0	3.64	28	0	3.44	32	0	3.85	31	0	2.64	33
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.36			0.21			0.17			0.10			0.04	
Nonaccrual .....		0.76			0.96			0.92			1.03			0.54	
Total .....		1.12			1.17			1.09			1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	1.69	16	0	1.79	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

## Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	98.16	82.17	69	98.16	78.46	70	98.12	66.37	80	98.12	81.10	70	98.11	57.84	81
Dividends declared / Net income .....	10.27	34	14	15.98	25.30	31	14.90	28.27	24	32.60	42.29	36	6.70	33.08	13
Net income – dividends / Average equity.....	4.87	7.04	32	2.82	9.64	3	3.04	8.62	5	1.12	4.14	16	8.15	6.46	73
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	101.93	128.25	42	101.93	139.49	40	101.95	155.92	29	101.95	132.17	35	101.95	178.13	28
Dividends from nonbank subsidiaries .....	0	2.20	26	0	3.97	27	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	101.93	168.66	34	101.93	193.08	30	101.95	203.53	20	101.95	174.85	24	101.95	260.40	15
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	10.47	43.08	26	16.29	36.56	26	15.19	45.96	17	33.23	60.28	27	6.83	66.55	11
Interest income from bank subsidiaries.....	0	0.13	27	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries .....	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	10.47	46.71	24	16.29	38.35	24	15.19	51.33	17	33.23	62.88	24	6.83	69.36	7
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		45.98			54.17			62.63			56.39			82.95	
Interest income from nonbank subsidiaries.....		2.85			2.35			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries .....		0.54			0.63			0.37			0.86			1.92	
Other income from nonbank subsidiaries.....		0.18			0.08			0.07			0.16			1.06	
Operating income from nonbank subsidiaries .....		54.49			76.16			87.22			79.84			150.41	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies .....		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20			76.49	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	100	65.33	93	100	67.82	94	100	74.16	94	100	69.76	96	100	67.32	97
Interest income from bank subsidiaries.....	0	0.78	25	0	0.39	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries .....	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	100	75.26	86	100	81.78	93	100	83.13	92	100	82.20	93	100	78.80	95
Dividends from nonbank subsidiaries .....	0	3.28	25	0	2.67	26	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	0	5.58	20	0	6.48	17	0	4.67	14	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies .....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt .....		28.16			28.31			26.38			27.08			28.33	